

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Darrell Joseph Howard  
Debtor

Case No. 25-50563-KMS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-6  
Date Rcvd: Apr 18, 2025

User: mssbad  
Form ID: 309A

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2025:**

Recip ID	Recipient Name and Address
db	+ Darrell Joseph Howard, 13425 Windridge Dr, Gulfport, MS 39503-5505
5500010	+ LVNV Funding, 2810 Southampton Rd, Philadelphia, PA 19154-1207
5500011	+ Merit Health, P.O. Box 281441, Atlanta, GA 30384-1441
5500016	+ Optum, P.O. Box 32710, Dept 11321837, Louisville, KY 40232-2710
5500018	+ Phillips/Bio Tel Heart, P.O. Box 1259, Dept 126924, Oaks, PA 19456-1259
5500020	+ Southern Financial, P.O. Box 15203, Hattiesburg, MS 39404-5203
5500022	+ Summer Chase Apartment, 2110 Popp's Ferry Rd, Biloxi, MS 39532-3307

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Apr 18 2025 19:27:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	+ EDI: BZSWESSLERSR	Apr 18 2025 23:20:00	Zachary S Wessler, Sr, 1806 23rd Avenue, Suite A, Gulfport, MS 39501-2963
ust	+ Email/Text: ustpreign05.ja.ecf@usdoj.gov	Apr 18 2025 19:27:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5500004	EDI: ATTWIREBK.COM	Apr 18 2025 23:20:00	AT&T, PO Box 5087, Carol Stream, IL 60197-5087
5500005	+ Email/Text: billingadmin@consumercellular.com	Apr 18 2025 19:27:00	Consumer Cellular, P.O. Box 7175, Pasadena, CA 91109-7175
5500006	+ EDI: CRESCENTBANK.COM	Apr 18 2025 23:20:00	Crescent Bank, P.O. Box 1407, Chesapeake, VA 23327-1407
5500008	+ Email/Text: bankruptcy@kikoff.com	Apr 18 2025 19:27:00	Kikoff, Attn: Bankruptcy, 75 Broadway, San Francisco, CA 94111-1423
5500009	Email/Text: govtaudits@labcorp.com	Apr 18 2025 19:27:00	Lab Corp, P.O. Box 2240, Burlington, NC 27216
5500013	Email/Text: ml-ebn@missionlane.com	Apr 18 2025 19:27:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
5500012	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 18 2025 19:31:52	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5500014	+ Email/Text: bankruptcy@ncaks.com	Apr 18 2025 19:27:00	National Credit Adjust, P.O. Box 3023, 327 W 4th Street, Hutchinson, KS 67501-4842
5500015	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 18 2025 19:27:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
5500017	+ Email/PDF: ebnotices@pnmac.com	Apr 18 2025 19:31:58	PennyMac Loan Services, Po Box 514387, Los Angeles, CA 90051-4387
5500019	+ Email/Text: ngisupport@radiusgs.com		

District/off: 0538-6

User: mssbad

Page 2 of 2

Date Rcvd: Apr 18, 2025

Form ID: 309A

Total Noticed: 23

		Apr 18 2025 19:27:00	Radius Global Solution, 9550 Regency Sq, Ste 602, Jacksonville, FL 32225-8116
5500021	+ Email/Text: bkinfo@ccfi.com	Apr 18 2025 19:27:00	Speedy Cash, 9240 Hwy 49, Gulfport, MS 39503-4318
5500023	EDI: AISTMBL.COM	Apr 18 2025 23:20:00	TMobile, PO Box 660252, Dallas, TX 75266-0252

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5500007	##+	First Progress, P.O. Box 84010, Columbus, GA 31908-4010

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2025

Signature: /s/Gustava Winters

# **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** **United States Bankruptcy Court Southern District of Mississippi**

**Information to identify the case:**

Debtor 1	<b>Darrell Joseph Howard</b>	Social Security number or ITIN	<b>xxx-xx-3577</b>
	First Name Middle Name Last Name	EIN	-- --
Debtor 2		Social Security number or ITIN	-- --
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court for the Southern District of Mississippi		Date case filed for chapter 7	
Case number: <b>25-50563-KMS</b>		<b>4/18/25</b>	

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit [www.mssb.uscourts.gov](http://www.mssb.uscourts.gov).**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Darrell Joseph Howard	
<b>2. All other names used in the last 8 years</b>	aka Darrell Howard	
<b>3. Address</b>	13425 Windridge Dr Gulfport, MS 39503	
<b>4. Debtor's attorney Name and address</b>	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email <a href="mailto:trollins@therollinsfirm.com">trollins@therollinsfirm.com</a>
<b>5. Bankruptcy trustee Name and address</b>	Zachary S Wessler Sr 1806 23rd Avenue, Suite A Gulfport, MS 39501	Contact phone 228-207-0496 Email <a href="mailto:chapter7trustee@wesslerlawgroup.com">chapter7trustee@wesslerlawgroup.com</a>

**For more information, see page 2 >**

Debtor **Darrell Joseph Howard**Case number **25-50563-KMS**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	<b>Office Hours:</b> Monday – Friday 8:00 AM – 5:00 PM  <b>Contact phone</b> 228-563-1790  <b>Date:</b> 4/18/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 13, 2025 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Trustee: Zachary S Wessler Sr</b> <b>Zoom video meeting.</b> <b>Go to <a href="https://zoom.us/join">zoom.us/join</a>, enter Meeting ID 762 398 6120 and Passcode 5093776334 , OR call 228-225-3419.</b>  <b>For additional meeting information go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a></b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 7/14/25</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>11. Creditors with a foreign address</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>12. Exempt property</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	